

ABSTRACT OF THE DISCLOSURE

In accordance with the present invention, when an appropriate transaction message is received by a payment gateway, instead of requesting an authorization of the transaction through the payment network, the payment gateway instead sends an authorization response back to the message originator. The payment gateway may perform authentication functions and send transaction data back to the message originator. In this way, the payment gateway may be used for authentication functions while the message originator may use its existing payment system protocols to conduct authorization functions.